

100



DETERMINE A PLURALITY OF SEGMENTS
FROM A PLURALITY OF POTENTIAL
RECIPIENTS OF A COMMUNICATION
REGARDING A FINANCIAL PRODUCT, EACH
SEGMENT HAVING AT LEAST ONE
INDICATIVE CHARACTERISTIC 102

DETERMINE A CRITERION ASSOCIATED
WITH THE COMMUNICATION 104

DETERMINE AT LEAST ONE SEGMENT
THAT MAY SATISFY THE CRITERION 106

FIG. 1

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140

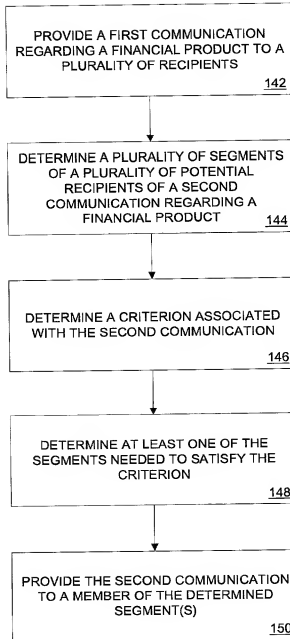


FIG. 2

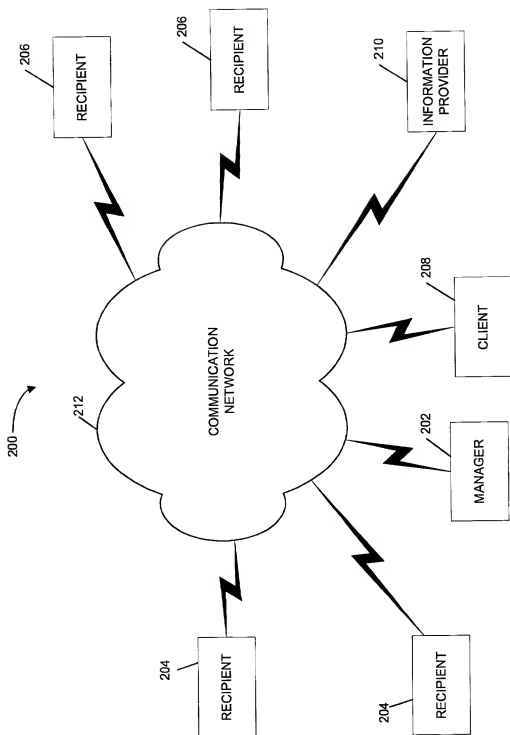


FIG. 3

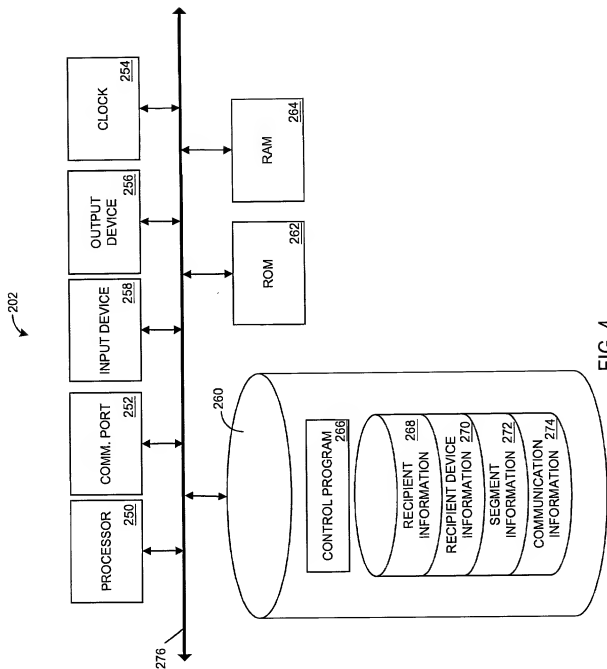


FIG. 4

300

RECIPIENT IDENTIFIER	RECIPIENT NAME	ASSOCIATED ACCOUNT IDENTIFIER	AGE	ANNUAL INCOME	ASSOCIATED COMMUNICATION IDENTIFIER
302	304	306	308	310	312
R-1312991	ROBERT JONES	A-67184	28	\$34,000	C-123456 C-237011
R-5741045	SUSAN JACKSON	A-20351	43	\$78,000	C-865654
R-7890441	WILLIAM SMITH	A-49101	33	\$55,000	C-330218 C-591362

FIG. 5

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400

RECIPIENT DEVICE IDENTIFIER 402	RECIPIENT DEVICE DESCRIPTION 404	ASSOCIATED RECIPIENT IDENTIFIER 406
RD-4568	MODEL 42 PERSONAL DIGITAL ASSISTANT	R-5741045
RD-7139	X09W33 PERSONAL COMPUTER	R-1312991
RD-9047	G7 CELLULAR PHONE	R-7890441

FIG. 6

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500

SEGMENT IDENTIFIER 502	ASSOCIATED RECIPIENTS 504	ASSOCIATED COMMUNICATION 506	RESPONSE RATE 508
S-45013	R-3459110 R-5019066 R-7890441 . . .	C-591362	16.2%
S-61230	R-1312991 R-2091015 R-2761574 . . .	C-123456	9.5%
S-84178	R-4092288 R-5741045 R-6018911 . . .	C-865654	4.3%

FIG. 7

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600

COMMUNICATION IDENTIFIER	COMMUNICATION DESCRIPTION	TIME/ DATE	ASSOCIATED FINANCIAL PRODUCT	ASSOCIATED SEGMENTS
602	604	606	608	610
C-123456	EMAIL MESSAGE PROMOTING LOW CREDIT CARD INTEREST RATE	NOVEMBER 5, 2001; 11:45 AM	F-1903	S-61230 S-61231
C-591362	EMAIL MESSAGE PROMOTING LOW CREDIT CARD INTEREST RATE	DECEMBER, 4 2001; 3:30 PM	F-8173	S-45013
C-865654	FLYER PROMOTING LOW CREDIT CARD INTEREST RATE	JANUARY 8, 2002; 1:00 PM	F-4025	S-84178 S-84179 S-84180

FIG. 8

FINANCIAL PRODUCT IDENTIFIER	ASSOCIATED RECIPIENTS	FINANCIAL PRODUCT DESCRIPTION
702	704	700 706
F-1903	R-1312991 R-2091015 R-2761574 . . .	BIGCO BRANDED CREDIT CARD HAVING A 19.5% ANNUAL INTEREST RATE
F-4025	R-4092288 R-5751045 R-6018911 . . .	ACMECO BRANDED CREDIT CARD HAVING AN 18.5% ANNUAL INTEREST RATE
F-8173	R-3459110 R-5019066 R-7890441 . . .	BIGBANK BRANDED CREDIT CARD HAVING A 12.5% INTEREST

FIG. 9

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800

ACCOUNT IDENTIFIER	ASSOCIATED RECIPIENT IDENTIFIER	ASSOCIATED FINANCIAL PRODUCT	MONTHS SINCE LAST SALE WITH ACCOUNT	AVERAGE DAILY BALANCE DURING PREVIOUS MONTH	NUMBER OF SALES TRANSACTIONS IN LAST THREE MONTHS
802	804	806	808	810	812
A-20351	R-5741045	F-4025	1	\$76.20	13
A-49101	R-7890441	F-8173	0	\$43.25	5
A-67189	R-1312991	F-1903	3	\$125.00	8

FIG. 10